

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: VALERIE D JERNIGAN § Case No.: 09-35356
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/24/2009.
- 2) This case was confirmed on 11/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/03/2010.
- 5) The case was dismissed on 03/17/2010.
- 6) Number of months from filing to the last payment: 1
- 7) Number of months case was pending: 9
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 2,400.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 226.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 226.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 16.05
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION

\$ 16.05

Attorney fees paid and disclosed by debtor \$ 200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER U	SECURED	6,750.00	11,258.77	6,750.00	209.95	.00
SANTANDER CONSUMER U	UNSECURED	4,277.00	.00	4,508.77	.00	.00
AT & T BANKRUPTCY	UNSECURED	231.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	738.00	NA	NA	.00	.00
CASH CALL	UNSECURED	216.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	444.00	444.00	444.00	.00	.00
MCSI/RMI	UNSECURED	250.00	600.00	600.00	.00	.00
COMMONWEALTH EDISON	UNSECURED	170.00	NA	NA	.00	.00
CORINTHIAN 344	UNSECURED	2,003.00	NA	NA	.00	.00
DEVON FINANCIAL SERV	UNSECURED	444.00	444.76	444.76	.00	.00
EXCEL	UNSECURED	258.00	NA	NA	.00	.00
FIRST CHOICE LOANS	UNSECURED	637.00	NA	NA	.00	.00
GUARANTY BANK	UNSECURED	260.00	NA	NA	.00	.00
INOVISION	UNSECURED	156.00	NA	NA	.00	.00
INTERNATIONAL FINANC	UNSECURED	260.00	NA	NA	.00	.00
ORION MGMT	UNSECURED	3,985.00	NA	NA	.00	.00
SALLIE MAE	UNSECURED	446.00	439.99	439.99	.00	.00
NORTH STAR CAPITAL A	UNSECURED	711.00	711.97	711.97	.00	.00
VERIZON WIRELESS	UNSECURED	941.00	941.12	941.12	.00	.00
VILLAGE OF OAK LAWN	UNSECURED	250.00	NA	NA	.00	.00
WOW INTERNET AND CAB	UNSECURED	171.00	NA	NA	.00	.00
T-MOBILE/T-MOBILE US	UNSECURED	NA	504.18	504.18	.00	.00
NCO PORTFOLIO MGMT	UNSECURED	NA	507.91	507.91	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	6,750.00	209.95	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	6,750.00	209.95	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	9,102.70	.00	.00

Disbursements:

Expenses of Administration	\$ 16.05
Disbursements to Creditors	\$ 209.95

TOTAL DISBURSEMENTS: \$ 226.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/10/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.